

Performance Measurement for Business Development Services

A Preliminary Framework



Widening the circle, moving ahead

MICROENTERPRISE BEST PRACTICES

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by

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ACRONYMS LIST

ApproTEC	Appropriate Technologies for Enterprise Creation
ATI	Appropriate Technology International
BDS	Business Development Services
BRAC	Bangladesh Rural Action Committee
IDB	Inter-American Development Bank
IDE	International Development Enterprises
ILO	International Labour Organization
ITDG	Intermediate Technology Development Group
K-MAP	Kenya Management Assistance Programme
MEDA	Mennonite Economic Development Agency
MBP	Microenterprise Best Practices Project
MSE	Micro and Small Enterprises
NGO	Nongovernmental Organization
SEEP	Small Enterprise Education and Promotion Network
SEWA	Self-Employed Women's Association
SIYB	Start and Improve Your Business
USAID	United States Agency for International Development
WWB	Women's World Banking

CHAPTER ONE INTRODUCTION

RATIONALE

The Microenterprise Best Practices (MBP) Project is taking the lead in proposing an appropriate, practical, and valid mix of indicators that can be used to compare the performance of business development services (BDS) across a wide range of service interventions and country contexts. This paper presents a framework for measuring the performance of business development services.

Defining performance standards for business development services that distinguish between best and mediocre practices presents the field with a major challenge partly because of the complexity of bridging constraints to business growth in any economic system and partly because the BDS field is young. It is still in its introductory stage and its stakeholders—donors and practitioners—use non-standard indicators to measure performance. The complexity of this challenge, however, has been mitigated to an extent by a general agreement among BDS organizations and donors on the core principles that underlie good business development services. Principles that are well established include:

- Business-like and demand-led services;
- Services tailored to benefit the client;
- Cost recovery of services and overall program cost-effectiveness; and
- Delivery mechanisms for maximizing outreach and sustainable service access for microenterprises over time.

Although these principles serve as helpful guides, BDS practitioners, funders, and microenterprise supporters in general recognize the urgent need to move beyond principles and to define best practices and standards in BDS programs. Establishing measurement systems that define better performing programs is a fundamental first step in identifying the practices that contribute to positive outcomes.

This framework builds on previous MBP work in conceptualizing BDS research priorities in relation to describing good practice in BDS programs and moving the field towards best practices. Clifton Barton’s paper, “Defining Institutional Options and Indicators of Performance,” recognized the importance of identifying performance indicators that go beyond measuring the effects of delivering specific services and including the effects of addressing broader growth and business constraints. Marshall Bear’s paper, “Commercializing BDS for Micro and Small Enterprises (MSEs),” which focused MBP research investments on practitioners of good principles, defined specific research activities and identified a set of key questions to assess provider performance. The framework

presented here lays out specific performance indicators that may be used to select best practice cases for further analysis.

The framework complements current research taking place around the globe. First, practitioners have been innovating in both BDS program design and program evaluation. This framework is fundamentally based on practitioner innovations. Its contribution is in synthesizing the best of these innovations into core indicators, while still encouraging innovation in indicator selection and use. Second, the Committee of Donor Agencies for Small Enterprise Development's Business Development Services Working Group has facilitated a series of case studies of business development services around the world. These have been presented at conferences in Zimbabwe and Brazil. A third conference is scheduled for the year 2000 in Vietnam, which will focus on Asia. This research, which includes case studies, design presentations, and analytical work, is creating a significant body of literature on BDS. Finally, the Small Enterprise Education and Promotions (SEEP) Network is engaged in research focusing on marketing services for microenterprises. The performance measurement system presented here is a tool to help practitioners and researchers objectively assess performance of BDS programs so that best practices can be distilled from better performing programs.

RESEARCH METHOD

This framework is based on existing performance indicators and methodologies: It is a "best practices" synthesis of program evaluation tools in use by BDS programs around the globe. It was assembled using the following process.

Gathering Sample Indicators

The research began with solicitation, review, and assessment of existing literature, program evaluations, guidelines, and practices in BDS performance measurement. Thirty organizations, in addition to the SEEP Business Development Services Working Group and all USAID missions, received solicitations for evaluation material. More than 50 cases were examined. Seventeen were used as examples throughout the framework to give the indicators context and show how they were applied. These cases were equally distributed in Asia, Africa, and Latin America, with several representing Eastern Europe and the United States. The cases were fairly evenly distributed across three major interventions: training, technology, and marketing services. Policy advocacy and infrastructure services are severely underrepresented. Half of the programs were sector-based programs that offered several services; half also offered credit. Although the data presented are indicative of general levels of performance achieved, some of the evaluations are old, and programs have clearly achieved additional impact since the evaluations were completed. **Therefore, the examples used in the framework should be viewed as how performance indicators are used, and not as up-to-date reports of the level of success achieved by the particular programs.** The research method was particularly dependent on the supply of good evaluation material from practitioners and BDS researchers.

Selecting Indicators

Indicators were selected according to the following criteria:

Performance indicators standardized across a broad mix of business development services. The intention was to assemble a set of indicators that can be used to compare opportunities and costs of different services and service mixes against a broad set of goals that all microenterprise development projects work toward. Although BDS projects may differ in terms of client focus, service mix, and delivery mechanisms, this framework suggests that these measures should be standardized for all BDS projects for four reasons. First, standard measures allow comparisons across service lines so that the field can better understand the nature of demand for business development services that micro and small enterprises value and pay for. The efforts to delineate clearly among business development services have had only moderate success, in part because a significant portion of BDS programs combine services. This practice obscures efforts to analyze the impact of individual services and may dilute a central focus on the client. Second, both donors and researchers tend to group BDS programs together. Developing performance indicators comparable across services responds to stakeholders who currently think of them as one type of program. Third, the cost and complexity of developing indicators for specific services are beyond the resources currently available to the field. Recognizing the value of service-specific indicators, this framework establishes mechanisms to help these indicators emerge from additional performance reporting and analysis in the long run. Lastly, the framework does not imply that all BDS programs will be held to the same performance *standards*, only that they will be measured by these common *indicators*.

Comparable across program size and maturity. Given the high level of innovation in BDS programming, new and pilot programs are often a good reflection of best practices, yet they often perform poorly compared to programs that are older or that have had an opportunity to scale up or replicate. The framework attempts to select indicators that will reflect some strong performance, even if a program is new or small in scope.

User friendly. The framework is intended to be practical, with indicators, methods, and tools that a wide range of BDS practitioners, even those with limited budgets and skills, can use. The strategy for selecting these was to ensure that practitioners with limited evaluation capacity or resources could use them.

Valid. The indicators selected should be true and accurate representatives of achievement toward a particular goal. It should not be easy to manipulate data to show a positive outcome, and the methodologies should generate objective, comparable data. This led the framework toward a quantitative approach.

Multiple uses for both evaluating performance and learning from practice. In this system, the indicators proposed and the information collected on benefits and costs can be put to multiple uses. They can be used not only to evaluate end results but also to design, monitor, and re-design BDS offerings in line with an understanding of BDS within a market context. Proposed indicators track the process of *acquisition*, *use*, and *benefits* of delivered

services on both MSE customers and BDS providers. By tracking this process, BDS programs can assess their effectiveness in satisfying existing customers and building additional demand for relevant services. The chosen indicators are quantified so that practitioners can track *actual* against *intended* outcomes at each stage in the process.

Incentives for good practice. The indicators, if used as targets, should encourage BDS programs to seek positive outcomes. For example, BDS programs should move away from generalized constraint analysis to assessing the demand for the service. Impact indicators should focus not on general economic benefits but rather on helping BDS providers deliver services that are in high demand, that people value, and that people can benefit from.

Summarizing the Issues

Once BDS cases were assembled and indicator selection criteria were reviewed, the issues facing BDS performance measurement were considered and summarized. These issues have challenged the BDS field for over a decade. The framework attempts to resolve, or work around, many of these, such as identifying comparable indicators across services, identifying the appropriate unit for analyzing scale and sustainability in programs with complex institution arrangements, and measuring enterprise-level effects and the broader impact on reducing poverty or increasing economic growth. Others remain unresolved and invite further consideration and input: whether subsidized activities are needed and if so for how long, whether the entrepreneur's perspective on benefits and attribution is sufficient, and how to allocate costs to different program activities. Both resolved and unresolved issues are addressed in the detailed description of the framework.

Assembling the Framework

The indicators were assembled into a summary matrix (see Table 1). The table is followed by a detailed description of the indicators and a list of the methodological tools that need to be developed.

Input from Practitioners

This paper was presented to SEEP at its annual membership meeting in October 1998 in Washington, D.C. SEEP is an association of North American-based nongovernmental organizations that support microenterprise development in developing countries. SEEP's Working Group on Business Development Services provided essential input into the framework, which was subsequently modified into its current form.

Partnership with the Committee of Donor Agencies for Small Enterprise Development

This paper was presented at the Committee of Donor Agencies for Small Enterprise Development Conference on Business Development Services in Brazil in March 1999. At the conference, the committee decided to take on the task of developing a common performance measurement framework and to use this framework as a starting point. The International Labour Organization agreed to facilitate this process along with USAID. The first event will be a virtual conference on performance measurement to be held in May 1999.

Next Steps

This proposed framework invites stakeholder involvement from BDS organizations and donors in further refining the measurement system through interactive dialogue and field testing. There are four immediate steps to finalizing and applying this performance measurement framework:

1. **USAID's and the Committee of Donor Agencies for Small Enterprise Development's sponsorship of a virtual conference to refine the framework further with additional practitioner, donor, and researcher input.** Participants will be presented with the framework and given an opportunity to raise concerns, suggest solutions to key issues already identified and present new issues, suggest additional cases and indicators to the framework, further develop practical and valid methodologies for assessing the indicators, exchange views about performance measurement, and develop a deeper understanding of the rationale of performance measurement choices made in the framework. One outcome of the conference will be a guide for developing case studies using the framework for the committee to use in preparing cases for the next conference in Hanoi.
2. **Developing specific tools for using the framework.** A glossary of definitions of common terms, guidance on allocating costs, and customer survey instruments must be either adopted from existing practice or developed to use with this framework.
3. **Field testing the framework with BDS practitioners.** The new tools and the framework as a whole will require a trial run. This may come in two forms: (1) MBP will form partnerships with numerous practitioners who agree to incorporate their existing data into the framework to see how readily it can be applied to existing evaluation systems and (2) MBP will form partnerships with several practitioners to test the framework by collecting raw data from clients.
4. **Presenting the refined framework at the Committee of Donor Agencies for Small Enterprise Development Conference in Hanoi in 2000.**

CHAPTER TWO PERFORMANCE MEASUREMENT FRAMEWORK AND CORE INDICATORS

FRAMEWORK OVERVIEW

The MBP performance measurement framework proposes a set of indicators and methodologies for collecting and reporting performance information for BDS programs focused on microenterprises. The framework is presented in a summary matrix, followed by a detailed description of each category of indicators. Although the framework has implications for establishing best practice standards, it does not contain implicit performance standards, nor does it contain biases towards any particular type of BDS or implementation methodology. The particular level of performance that is appropriate for each type of BDS may be established later. In addition, there is no attempt at this stage to prioritize the importance of various indicators. Instead, the framework proposes a wide range of indicators, based on practice, that should capture a wide range of benefits.

The framework categorizes these indicators according to common goals that BDS programs seek to achieve and common players that they hope to affect. The goals and objectives observed to be important to BDS practitioners and donors include:

- Reaching large numbers of people (*scale*);
- Reaching under-served markets, particularly the poor (*outreach*);
- Improving people's lives through poverty alleviation and enterprise growth (*impact*);
- Providing or facilitating business development services at the least possible cost (*cost-effectiveness*); and
- Ensuring that services and benefits continue in the long run (*sustainability*).

In addition, the framework is organized around four groups of players that practitioners and donors typically analyze:

- **Customers**, usually entrepreneurs or farmers, are those being served or are benefiting from the service.
- **Service providers** directly interact with customers to supply the service. They may be private businesses, government agencies, nongovernmental organizations (NGOs), or cooperatives.
- The **service facilitator** designs and develops the service and raises and manages funds to do so. This player is usually, but not necessarily, an NGO or government agency.

- Sometimes the facilitator also is the provider, depending on the service delivery channels being established. These two functions are separated in the framework, however, to reflect the many programs that have both players and the implications that these different roles have on sustainability; and
- The *market* is defined as the general population of people exchanging goods and services whose businesses might be affected by the introduction of the service into their commercial lives. Often, BDS programs attempt to demonstrate the commercial viability of a service, for example, in the hope that others will copy and replicate it throughout the market.

The framework examines relevant goal categories for each player being assessed or each level of analysis. In the summary matrix (Table 1), the goal categories are on the vertical axis and the player is on the horizontal. The boxes in the body of the matrix summarize the proposed indicators for each goal category and beneficiary level.

Table 1: Summary of BDS Performance Measurement Framework

Player:	MSE Customer	Direct Service Provider	Service Facilitator	Marketplace
Goal:				
<i>Scale</i>	<ul style="list-style-type: none"> ■ Cumulative number of entrepreneurs or farmers acquiring the service through commercial transactions ■ Number acquiring per year ■ Annual growth rate of number acquiring 	<ul style="list-style-type: none"> ■ Cumulative number of entrepreneurs providing business development services directly to microentrepreneurs (or farmers) ■ Same for NGOs or government institutions ■ Number of copycat providers 	None; scale is measured at the MSE and provider levels	None; scale is measured at the MSE and provider levels
<i>Outreach</i>	<ul style="list-style-type: none"> ■ % owned by women ■ % poor ■ % with other barriers (e.g., geographic, ethnic) 	<ul style="list-style-type: none"> ■ Number of service delivery locations 	None; outreach is measured at the MSE and provider levels	Geographic spread of services
<i>Impact</i>	<ul style="list-style-type: none"> ■ % of MSE customers who use the service as intended ■ % of MSE customers who benefit as intended, and the extent of those benefits, when applicable ■ Satisfaction level (scale of 1-5) ■ % of repeat customers ■ % change of MSE customers reporting standard business benefits (profits, assets, etc.) ■ Timeframe of analysis 	<ul style="list-style-type: none"> ■ % of providers acquiring facilitative services who use them as intended ■ % of providers acquiring facilitative services benefit as intended ■ Satisfaction level (scale of 1-5) ■ % of providers who report standard business benefits, percent change in these, and timeframe of analysis 	None; impact is measured at the MSE and provider levels	None; impact is measured at the MSE and provider levels; if there is a practical indicator, displacement effects could be assessed here
<i>Cost-Effectiveness</i>	<ul style="list-style-type: none"> ■ Total transaction costs to acquire and use the service 	<ul style="list-style-type: none"> ■ For private sector or cooperative providers: up-front investment costs to provide the service ■ For nonprofit providers: service provision costs to be included in facilitator indicators 	<ul style="list-style-type: none"> ■ Cost per MSE customer acquiring, annual and cumulative ■ Cost per MSE customer using, annual and cumulative ■ Cost per MSE customer benefiting, annual and cumulative ■ Cumulative and last year's cost per person who increased sales, profits, assets, employees, number of customers, product or service lines, or who reduced costs ■ Same for providers 	None; cost-effectiveness is not measured at the market level
<i>Sustainability</i>	<ul style="list-style-type: none"> ■ Payback period: average amount of time it took for an entrepreneur's or farmer's investment in the BDS to pay for itself in increased income, as reported by the entrepreneur/farmer 	<ul style="list-style-type: none"> ■ Annual profits or cost recovery of the BDS and facilitative services provided, broken down by activities ranging from pure facilitation to direct service provision ■ Institutional independence of service provision and facilitation 		<ul style="list-style-type: none"> ■ Comparison of number of people serviced to program costs ■ Number of copycats

General Issues in BDS Performance Measurement

There are many challenges in general in assessing the performance of BDS programs. The following are some that the framework has attempted to address:

General BDS indicators vs. service-specific indicators. On the one hand, it is useful to have general BDS performance indicators in order to capture the benefits of multi-service programs and to compare the performance of different services. On the other hand, service-specific indicators capture the benefits of particular services more accurately. This framework attempts to do both by establishing a general framework with some general indicators into which service-specific indicators can be placed. The framework is designed so that service-specific indicators should emerge as significant numbers of programs report their performance indicators within the context of the framework. For example, the impact section asks BDS programs to both *define* and *report* the “benefits” of their programs, while at the same time asking them to report the standard business benefits of their programs, such as increased profits and assets.

Assessing institutions vs. assessing products and services. Many BDS programs are still in their product development phase. They are trying to scale up, and a few are developing strategies for sustainability. As a result, some of the performance indicators relevant to the more developed field of microfinance do not capture the benefits of BDS programs. This framework selects indicators that are relevant for the product development phase of a program, in particular indicators that reflect customer satisfaction and expected program outcomes, rather than broad impact and longer term sustainability. At the same time, the framework assesses cost-recovery and sustainability at a range of levels. In this manner, the framework reflects small steps that the field is making toward financial sustainability. As BDS programs mature, it will reflect increasing levels of sustainability.

Level of analysis—enterprise, provider, facilitator, and market. In microfinance programs, the primary process in performance assessment is analyzing the operational efficiency and financial sustainability of the microfinance institution. Few BDS programs engage in this type of performance assessment. One reason is the difference in institutional arrangements often involved in BDS programs. These arrangements obscure the unit of analysis for assessing key variables such as scale, cost-effectiveness, and sustainability. For example, if an international nonprofit organization works, over a period of three years, with 50 cooperatives to assist them in managing an oil press, each of which serves hundreds of microenterprises, which institutions can be expected to become financially sustainable? The microenterprises, yes, the cooperatives, yes, but the BDS provider? No. Some international BDS providers, however, work with similar cooperatives and market their handicrafts hoping to earn a profit. Thus, performance expectations depend significantly on program design and intent. This framework gets around this issue by defining the levels of analysis as clearly as possible and, in particular, differentiating among micro and small enterprise customers; BDS providers, who directly service those customers; and BDS facilitators, who provide temporary assistance to providers and facilitate the market for BDS services. The provider and facilitator are sometimes the same organization, but this framework encourages BDS organizations to differentiate between these roles in order to apply appropriate performance

indicators to each function and, in particular, to separate sustainable from unsustainable activities.

Quantitative or qualitative indicators. Many BDS programs, particularly programs that focus on structural changes, such as gender relations or policy changes, use qualitative indicators to assess performance. However, quantitative indicators are more easily compared across programs and in different program contexts. This framework accommodates qualitative program indicators by allowing BDS facilitators to define their objectives in either quantitative or qualitative terms, and then to aggregate the percent of beneficiaries that are realizing those outcomes. At the same time, the framework tracks some standard quantitative indicators. In the future, additional common indicators may emerge as more programs report their outcome goals and results.

SCALE

<p>What information does the indicator provide?</p> <ul style="list-style-type: none"> ▪ How many entrepreneurs and farmers have received the business development service? ▪ How many enterprises or other institutions have been strengthened to deliver those services? ▪ How many people received the service each year? ▪ Has the number of enterprises and farmers being served increased over time? ▪ Is a competitive market for services developing? 	<p>Who is most concerned with this information?</p> <ul style="list-style-type: none"> ▪ Donors ▪ Facilitators 	<p>How will this indicator motivate BDS practitioners to achieve results? (What incentives does the indicator give BDS facilitators and providers if used as a target?)</p> <ul style="list-style-type: none"> ▪ To serve the largest possible number of microentrepreneurs and farmers through commercial transactions (customers purchasing services or selling products through commercial agreements). ▪ To facilitate a competitive market for services.
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Proposed Indicators (level)

- Cumulative number of entrepreneurs or farmers acquiring the service through commercial transactions—paying a fee for services or selling products through a service provider (*customer level*).
- Number of entrepreneurs or farmers acquiring the service through commercial transactions per year of service provision (*customer level*).
- Annual and cumulative number of enterprises providing business development services directly to entrepreneurs or farmers (*provider level*).

- Annual and cumulative number of NGOs or government institutions providing business development services directly to entrepreneurs or farmers (*provider level*).
- Number of “copycats”—i.e., those service providers that started through a demonstration effect (*market level*).

Proposed Methodology

- **A BDS facilitator who is also a direct provider** tracks the number of entrepreneurs and farmers who have paid a fee for a service, or sold goods or services through the facilitator/provider, for each year since the beginning of the program.
- **A BDS facilitator that works through separate providers** tracks the providers who paid a fee for services or sold goods or services through the facilitator for each year since the beginning of the program. The providers then track the microentrepreneurs or farmers who purchased services or sold goods or services through providers since the program began. In tracking providers, the facilitator will distinguish between commercial enterprises, cooperatives, and nonprofit institutions (NGO or government agencies).
- Both types of BDS facilitators will distinguish between first-time and repeat customers.
- The cumulative figure is then broken down into years, and an annual and average annual percentage growth rate is calculated.
- The cumulative number of enterprises acquiring the service is then divided by the number of years the program has been in existence. This helps compare older programs with newer programs more fairly.
- A methodology needs to be developed to define and measure copycats. The idea is to account for service providers that begin providing a BDS because they observed another provider but did not benefit directly from the BDS program.

Figure 1: Sample Format for Report on Program Scale

	Yr 1	Yr 2	Yr 3	Total	Avg./Yr
Clients Served					
New	100	200	250	550	183
Repeat	50 (50%)	100 (50%)	150 (60%)	300 (55%)	100 (55%)
Total	150	300	400	850	283
Growth trend		100%	33%		28%
Service Providers					
Private sector		2	3	3	
NGO	1	1		1	
Cooperative					
Total	1	3	3	4	
Copycat Providers				0	

Issues with Measuring Scale

- **Direct vs. indirect “beneficiaries.”** (a) Who counts? Consumers of end products, family members, or employees? Only people who pay full costs or partial costs? (b) Is there a need to distinguish “direct” from “indirect” beneficiaries? In a proper cost-benefit analysis, or impact assessment, one would want to capture all the benefits of the program, including benefits to consumers, family members, and other indirect beneficiaries. This performance framework, however, is focused on providing practitioners with indicators and incentives to provide better business development services to customers. The narrow definition of “beneficiaries”—as entrepreneurs and farmers acquiring a service through commercial transactions—reflects these priorities.
- **Active vs. cumulative clients.** Microcredit programs track “active” borrowers, or people who are borrowing at a particular moment. In contrast, BDS programs tend to track the number of people “served.” They may look at that figure annually or cumulatively over the life of the project. This is due to the nature of the service. Whereas borrowing takes place over a number of months or years and is often followed immediately by repeat borrowing, BDS services are sometimes one-time transactions or courses provided over a month or two, but they are not continuous and ongoing the way that financial services are. Thus, the appropriate way to count clients is to count the number of people who have received the service over a specific period of time. The framework looks at the number of clients served annually and cumulatively, the growth rate, and the number of repeat clients. Used together, these indicators reflect the raw number served, which illustrates whether programs are growing *and* allows for a fair comparison of older and newer programs.
- **Farm and non-farm enterprises.** Farmers are included as enterprises in this framework because so many BDS program serve farmers. Does this fit with the donor’s definition of “enterprise,” and if not, is that a problem?
- **Bias against public goods programs.** Some services, for example policy advocacy, have the potential to affect large numbers of people who do not pay for the service. The fact that they do not count in this framework presents a bias against “public goods” oriented programs and an incentive for BDS providers to identify some entrepreneurs that may pay for public goods services—for example, members of a trade association—in order for that service to exist.
- **Tracking.** What incentives can BDS facilitators provide to external providers to track the number of and demographic information about their customers? Some programs provide service providers with incentives to track. For example, ApproTEC provides brand-name quality control plates for its machines (which are inspected randomly). Each has a serial number that reflects the identity of the manufacturer. When the manufacturer needs additional plates, they must report the customer list to ApproTEC, which in turn knows the number of customers roughly corresponds to the number of plates issued. Additional methodologies such as this need to be identified for other services.

- **Institutions vs. service delivery points.** Which is more significant for scale, the number of institutions providing a service or the number of service delivery points? This framework selected the number of institutions because it is used more often and is easier to define. This indicator also creates an incentive to create a competitive market by creating several delivery channels, rather than by serving the market through one large institution.
- **Comparing older and newer programs.** Older programs may be larger. Newer, smaller programs may have faster growth rates. It is hoped that using the combination of raw numbers, average annual numbers, and annual growth rates will present an equitable picture of programs across time and size.
- **Copycats.** Copycats may get help from other programs—or they may have started first. How to measure copycats remains an unresolved issue.

Table 2: Examples of Scale Indicators in Use

Organization, Program, Location	Indicator and Results
ApproTEC, product development training, Kenya	76 clients trained in product development for a fee
ApproTEC, water pump program, Kenya	2,000 farmers purchased water pumps through 3 manufacturers trained by ApproTEC
EnterpriseWorks (ATI), oil press program, Tanzania	8,570 enterprises acquiring services, including oil press purchasers, sunflower seed suppliers, and machine manufacturers
IDE, water pumps, Bangladesh	Over 2 million individuals purchasing water pumps
SEWA, vegetable vendor cooperatives, India	4,578 vendors pay member dues for advocacy services
IDB, voucher training program, Paraguay	4,530 individuals trained for a fee; 32 providers cashing in vouchers
MEDA/PROARTE, crafts marketing company, Nicaragua	100 craftspeople selling crafts to PROARTE

OUTREACH

<p>What information does the indicator provide?</p> <ul style="list-style-type: none"> ▪ To what extent is the market for BDS being deepened by the BDS facilitator and providers? ▪ To what extent are services reaching microenterprise owners who face barriers in accessing market services? ▪ To what extent are services reaching specific target populations—for example, women, the poor, ethnic populations that have faced discrimination, and rural people? ▪ To what extent has the program covered an extensive geographic area? 	<p>Who is most concerned with this information?</p> <ul style="list-style-type: none"> ▪ Donors ▪ Facilitators 	<p>How will this indicator motivate BDS practitioners to achieve results?</p> <ul style="list-style-type: none"> ▪ To use public funds to expand the flow and/or encourage the direction of service to reach people who would otherwise not have access to market services. ▪ To avoid distorting the market for services which are served or could be served by private delivery channels. ▪ To spread services to under-served or poorly served geographic areas.
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Proposed Indicators (level)

- Percent of entrepreneurs and farmers acquiring a BDS who are women (*customer level*).
- Percent who are poor (*customer level*).
- Percent who are facing another barrier to self-employment (*customer level*).
- Whether the program is reaching a community (neighborhood or village), a city or town, a state or district, a country, or an international community (*market level*).

Proposed Methodology

- A woman is purchasing the service, or a woman owns 50 percent or more of the enterprise. This may be tracked by the facilitator or service provider or through random sample surveys.
- The agency will define poverty and explain its methodology for defining poverty levels in the context of the country's economic situation and standard of living.
- The agency will define other barriers to self-employment and explain its methodology for determining who faces these barriers in the context of the country's culture and economy.
- The agency will use the loose definitions provided to describe its geographic outreach.

Issues with Measuring Outreach

- **Targeting.** This framework does not set a standard around the percentage of customers that should be women, poor, or those facing “other barriers,” but it does reflect the priority of the vast number of BDS providers to target these populations and the need for developing cost-effective services that reach under-served populations.
- **How to define “poor.”** There are significant methodological challenges to measuring poverty levels. Leaving this term undefined could lead to biased reporting. This is an unresolved issue, but it is hoped that, as BDS programs report performance in this area, standard categories and measurements may emerge.
- **Other barriers.** Other barriers are not comparable across programs or countries. However, this indicator provides a short-range option for tracking the barriers of most concern to BDS facilitators.
- **Disaggregating performance, not just scale.** Measuring whether people acquire the service may not be sufficient. It is better to assess use and benefits across different populations. Although a few practitioners do track performance of different groups, this level of disaggregation is not common.
- **Geographic categories.** These categories are very general and non-standard. These categories need to be tested and other options for assessing geographic outreach considered.
- **Targeting through program design.** One way microfinance programs target the poor is to offer small loans. Is there a program design equivalent for BDS?

Table 3: Examples of Outreach Indicators in Use

Organization, Program, Location	Indicator and Results
ApproTEC, product development training, Kenya	29% of trainees are women; tracks % in lowest business bracket
IDE, water pumps, Bangladesh	85% either own less than 1 hectare of land or rent
MEDA/PROARTE, crafts marketing company, Nicaragua	30% women; all but 1 with fewer than 5 employees; all rural; bottom 2 quintiles of national income range
WWB, survey of BDS programs, global	64% rural; 64% in the bottom quintile income tier; 87% have less than 1 employee

IMPACT

<p>What information does the indicator provide?</p> <ul style="list-style-type: none"> ▪ Of the people acquiring the business development service, how many are changing their behavior or business practices as a result of the service? ▪ How many are improving their businesses because they changed their practices? ▪ How satisfied are people with the service? ▪ How many people have returned to purchase the service again? ▪ How many people are improving their business in specific business output terms, and to what extent? 	<p>Who is most concerned with this information?</p> <ul style="list-style-type: none"> ▪ Donors ▪ Facilitators ▪ Providers 	<p>How will this indicator motivate BDS practitioners to achieve results?</p> <ul style="list-style-type: none"> ▪ To provide services that are in high demand, that people value, that people use and from which people benefit as the program expects, and in standard business terms. ▪ To satisfy customers and keep them returning for additional services.
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Proposed Indicators

These will be tracked for *both* MSE customers and BDS service providers.

- **Customer satisfaction.** Survey with results on a scale of 1-5 (5 being highest) and percent of customers that are repeat customers.
- **Service-specific use.** Percent of customers using the service as intended. The BDS facilitator will define the service-specific use.
- **Service-specific benefits.** Percent of customers benefiting from the service as intended, and an indicator of the extent of the change. The BDS facilitator will define the service-specific benefits.
- **General business benefits.** Percent of customers reporting an increase in profits, sales, assets, employees, number of customers, product/service lines, or decreased costs. The extent of these benefits as measured by the average percentage change in these indicators that customers attribute to the BDS.
- **Timeframe.** The BDS provider will state the timeframe of its analysis—i.e., how much time has elapsed between BDS service provision and the impact data collection?

Figure 2: Sample Impact Report, Product Development Training

Customer Report, 1997	Number	Percent	Average % Change*
Number Acquiring (from scale)	1000	100%	
Service-Specific Use			
Use 1: Conducted market research	800	80%	25%
Use 2: Made new or improved product	500	50%	N/A
Use 3: Changed production process	200	20%	
Total reporting at least 1 use	800	80%	
Service-Specific Benefits			
Benefit 1: Sold to new customers	500	50%	50%
Benefit 2: Increased prices	300	30%	
Benefit 3: Reduced costs	100	10%	
Total reporting at least 1 benefit	600	70%	
General Business Benefits			
Increased profits	500	50%	10%
Increased sales	600	60%	30%
Increased assets	200	20%	10%
Increased employees	200	20%	75%
Increased customers	100	10%	25%
Increase product/service lines	500	50%	15%
Decreased costs	100	10%	10%
Total reporting at least 1 standard business benefit	700	70%	
Percent that are repeat customers (from scale report)			50%
Average customer satisfaction rating			4.2
Average time lapsed between service provision and impact measurement			14 months

*Change customers attribute to BDS service (average of customer responses).

Proposed Methodology

- The BDS facilitator/provider will survey entrepreneurs and independent service providers using random sampling techniques.
- A survey tool will be developed for customer satisfaction and for assessing standard business benefits (i.e., profits, sales, assets, employees). The BDS provider will develop another tool for assessing service-specific use and benefits.
- The proportion of users will be calculated (i.e., the number of users divided by the number of acquirers).
- The proportion of people benefiting will be calculated (i.e., the number of those benefiting divided by those acquiring).
- Customers will be asked how their business has changed as a result of the services. Initially, customers will be asked an open-ended question about how they think the service benefited their business, and answers will be coded. Customers will then be asked

specific follow-up questions to quantify specific business benefits (e.g., sales, profits) for the benefit categories they have identified. (See Figure 3.)

Figure 3: Suggested Standard Business Benefits Assessment Survey Questions

1. *Due to the BDS acquired, how has your business changed?*

[Answers will be coded in the following categories: increased profits; increased assets, increased sales, increased/decreased employees; increased number of customers; increased product/service lines; and decreased costs. As each category is mentioned the follow-up question below will be asked.]

2. *By how much (what percent) did this part of your business change?*

3. *When did you receive the service?* _____ *Today's Date* _____

Issues with Measuring Impact

- **Assessing “impact” vs. “enterprise change.”** Impact is notoriously challenging to measure. Rather than attempting to measure household or individual impacts on income and well-being, this framework looks at enterprise-level changes that contribute to household-level change. In addition, rather than surveying entrepreneurs and collecting objectively verifiable data, this framework asks entrepreneurs to articulate how the BDS has assisted them and to what extent. Thus, the indicator functions as both a proxy indicator for impact *and* a tool for gathering customer feedback that will assist the facilitator to design better commercial services. The assessment of in-depth impact in this framework is left to occasional program evaluations and the long-term development of improved impact measurement tools.
- **Self-reported data.** The methodology relies heavily on self-reported financial data. Customer perceptions are highly influenced by interest in pleasing the surveyor, and MSE customers often find it hard to estimate “percent change.” The level of effort and expense involved in verifying business financial data, however, are overwhelming for most BDS providers. This is an unresolved issue.
- **Definitions of “using” and “benefiting.”** How customers use and benefit from BDS varies for different services and may not be easy to define and assess. This is an unresolved issue, but it is hoped that, as BDS programs report performance in this area, standard categories and measurements may emerge.

- Scale vs. intensity of impact.** The indicators focus more on the number of people using and benefiting from the service than on the intensity of the benefits. Thus, the indicator may provide an incentive to serve a large number of people with a low-return service. The framework attempts to address this by asking MSE customers the extent to which they benefited in percentage terms. Is this a sufficient measure of the intensity of program impact? This is an unresolved issue.
- Attribution.** The methodology does not suggest using a control group or comparing business benefits to general business trends. Rather, it suggests asking MSE customers to attribute business changes to the services they acquired. Is this sufficient to ensure that the framework is measuring the impact of the specific BDS rather than measuring general business trends in the market?
- Cost-benefit analysis.** This analysis is a more complete assessment tool than the one presented here, but too complex and costly for most BDS facilitators. In addition, cost-benefit analysis is primarily concerned with assessing the *economic* costs and benefits from the market perspective, rather than the *financial* costs and benefits from the point of view of a BDS provider. As a result, the information it provides to help practitioners deliver better commercial services is limited.

Table 4: Examples of Impact Indicators in Use

Organization, Program, Location	Indicator and Result
ApproTEC, product development training, Kenya	Use: 81% of trainees developed new products Benefits: 35% increase in income compared to -4% in control group; 70% reduction in number of entrepreneurs that are poor; 9% increase in employees compared to -11% in control group Perceived value: 19% of increased sales due to new products
ApproTEC, water pumps and oil presses, Kenya	Asked technology investors what % of their income increased as a result of the investment
EnterpriseWorks (ATI), oil press program, Tanzania	Use: 47% proven sustainable enterprises Benefits: Total monetary benefits \$3.5 million; income gains per enterprise \$653
IDB, voucher training program, Paraguay	Average number of trainings purchased by microentrepreneurs: 2.5; business owners increased productivity, lowered costs, and increased sales
ILO, Start and Improve Your Business training, global	Use: 30-60% of people trained have started a business Benefits: 80% are still in business one year later
SEROTEC, cluster networks, Chile	Use: 75% made expected changes in processes, products, sales strategies, and financial management
INSOTEC, CENTRIMA, Ecuador	Benefits: 15-35% cost savings to businesses from inputs supplied by the cooperative
K-MAP, consulting services, Kenya	Benefits: 106% increase in employment, 292% increase in assets, and 189% increase in employment

COST-EFFECTIVENESS

<p>What information does the indicator provide?</p> <ul style="list-style-type: none"> ▪ Is the program a wise use of funds? ▪ How much does it cost to help an entrepreneur access services? ▪ How much does it cost to help an entrepreneur use them? ▪ How much does it cost to help an entrepreneur benefit from them? ▪ How much does it cost to help an entrepreneur realize specific, standard business outcomes? 	<p>Who is most concerned with this information?</p> <ul style="list-style-type: none"> ▪ MSE customers ▪ Donors ▪ Facilitators ▪ Providers 	<p>How will this indicator motivate BDS practitioners to achieve results?</p> <ul style="list-style-type: none"> ▪ To create the greatest impact on the largest possible number of MSE customer businesses for the least cost. ▪ To design services that minimize transaction costs for MSE customers and providers.
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Proposed Indicators (level)

- Transaction costs per MSE customer to acquire the service (*customer level*).
- Transaction costs per BDS provider, if a private sector business¹ (*provider level*).
- Annual and net cumulative program costs per MSE customer acquiring, using, or benefiting from the business development service, tracked separately (*facilitator and provider tracked separately if different institutions*).
- Last year's net program costs per new or repeat MSE customer acquiring, using, or benefiting last year (*facilitator and provider tracked separately if different institutions*).
- Cumulative and last year's cost per number of MSE customers increasing their sales, income, assets, number of customers, number of product or service lines, or reducing costs (*facilitator and provider tracked separately if different institutions*).

Proposed Methodology

- Facilitator program costs will be the most inclusive definition possible: cumulative, start-up and recurrent, international and local, fixed and variable, overhead as well as direct service provision, research and development, and so on. Costs of the BDS facilitator or providers will be net of fees collected by nonprofit institutions. Costs of private sector entrepreneurs acting as service providers will not be included.

¹ Costs for nonprofit providers are included in the facilitator's costs.

- Program costs will be translated into one currency and deflated to 1990 values. The steps taken in currency translation will be noted.
- Total program costs will be divided by each impact indicator, as illustrated in Figure 4.
- Transaction costs are defined here as the financial and non-financial expenses an MSE customer (or a private sector BDS provider) invests to acquire and use the BDS service. A methodology needs to be developed for assessing the transaction costs of MSE customers and private sector BDS providers. This may include a range of costs, such as time required to attend training courses or cash required to purchase sunflower seed to operate a press, in addition to the actual cost of training or purchasing the oil press.

Figure 4: Sample Cost-Effectiveness Report, Product Development Training

Customer Report: 1997*	Number	Percent	Average % Change**	Cost Per Impact Unit
Number Acquiring (from scale)	1000	100%		
Total Program Costs				\$300,000
Use				
Use 1: Conducted market research	800	80%	25%	\$375
Use 2: Made new or improved product	500	50%	N/A	\$600
Use 3: Changed production process	200	20%		\$1500
Total reporting at least 1 use:	800	80%		\$375
Particular Benefits				
Benefit 1: Sold to new customers	500	50%	50%	\$600
Benefit 2: Increased prices	300	30%		\$1000
Benefit 3: Reduced costs	100	10%		\$3000
Total reporting at least 1 benefit	600	70%		\$500
Standard benefits				
Increased profits	500	50%	10%	\$600
Increased sales	600	60%	30%	\$500
Increased assets	200	20%	10%	\$1500
Increased employees	200	20%	75%	\$1500
Increased customers	100	10%	25%	\$1000
Increase product/service lines	500	50%	15%	\$600
Decreased costs	100	10%	10%	\$3000
Total reporting at least 1 standard business benefit	700	70%		\$429
Percent that are repeat customers (from scale report)			50%	
Average customer satisfaction rating			4.2	
Average time lapsed between service provision and impact measurement			14 months	

* A separate cumulative report would also be compiled.

** Change customers attribute to BDS service (average of customer responses).

Issues with Measuring Cost-Effectiveness

- **Operating efficiency.** This framework defines cost-effectiveness primarily as the cost per unit of impact, as defined above. It does not look at operating efficiency. This reflects

current practice among BDS providers. Unlike microfinance programs, in which a low staff-to-client ratio is generally positive, such measures in BDS could be equally reflective of poor quality service—because the service itself is often made up of staff time in the form of training and counseling. Sometimes, the lowest cost-to-impact ratio will be achieved by a high staff-to-client ratio. To achieve a low cost-to-impact ratio, however, BDS providers need to monitor some intermediate indicators of efficiency that are more readily available on a daily basis. More research is needed to identify best practices in this arena. One option that has been suggested is to include in the framework an opportunity for BDS facilitators to report their “operating efficiency” indicators, which would enrich the framework but also add to its complexity.

- **Allocating costs.** It is challenging to define what costs to allocate to a particular program or service, especially when facilitators are engaged in multiple BDS or a mix of BDS and other development-oriented services. This framework suggests the most inclusive definition possible to avoid leaving out costs because of definition errors. Unfortunately, there will be significant room for manipulation here. This remains an unresolved issue.
- **Transaction costs.** This framework includes transaction costs to entrepreneurs or private sector BDS providers. This is simply a cost indicator, not a cost-effectiveness indicator, and the data are challenging to collect. One may argue that these costs are taken into consideration under sustainability, where the framework looks at profitability of private sector businesses. Nevertheless, many BDS facilitators do assess up-front investment costs to MSE customers and BDS providers that will invest in the service or in-service provision. Unfortunately, these are usually estimates made during the program design phase, rather than actual data. This remains an unresolved issue.
- **Comparing financial data across programs and currencies.** There are different strategies for ensuring that financial data are comparable over time and across currencies. In general, BDS program costs occur in several currencies—donor currencies and implementing country currencies. The costs need to be reported in one currency and deflated to a single year. The results often vary depending on the order in which these steps are carried out. What is the most practical way to standardize? This is an unresolved issue. Eventually, these values may be translated into U.S. dollars to compare across programs. U.S. dollars have very different values in terms of local gross domestic product in different countries. Is it useful to express these costs in terms of gross domestic product? This remains an unresolved issue.

Table 5: Examples of Cost-Effectiveness Indicators in Use

Organization, Program, Location	Indicator and Results
TechnoServe, Santa Valley	Benefit-to-cost ratio: 24.95
IDE, water pumps, 4 countries	Net present value of benefits \$190M for a \$4.5M investment
ACA/AFE, training, Senegal	Cost per enterprise trained: \$150
IDB, voucher training program, Paraguay	Cost per person trained: \$19.50
ATI, oil presses, Tanzania	Cumulative cost per cumulative enterprise acquiring service, \$152; Annual cost per newly assisted enterprise \$128; benefit-to-cost ratio: 4.65

SUSTAINABILITY

What information does the indicator provide?	Who is most concerned with this information?	How will this indicator motivate BDS practitioners to achieve results?
<ul style="list-style-type: none"> ▪ Did the entrepreneur's or farmer's investment in the service pay for itself quickly and will it be a profitable investment? ▪ To what extent did the different program activities, ranging from BDS facilitation to direct BDS provision, recover the costs of providing the service? ▪ To what extent were the business development services provided by institutions that are independent from subsidized BDS facilitators? ▪ To what extent are these institutions covering the cost of service provision? ▪ To what extent is a competitive, growing market for the BDS developing? 	<ul style="list-style-type: none"> ▪ MSE customers ▪ BDS providers ▪ BDS facilitators ▪ Donors 	<ul style="list-style-type: none"> ▪ To provide MSE customers with affordable services that have a rapid payback period. ▪ To assess costs and subsidies for specific BDS programs. ▪ To deliver services efficiently, through independent, potentially sustainable institutions, particularly private enterprises. ▪ To establish a dynamic service in the market so that, over time, larger numbers of service providers are entering the market and increasing numbers of people are accessing the service, while program costs are declining and eventually eliminated. ▪ To develop programs that will not require ongoing subsidies.

Proposed Indicators (level)

- Payback period—the average amount of time it took for an entrepreneur's or farmer's investment in the BDS to pay for itself in increased income (*customer level*).
- Annual profits or cost-recovery of the BDS facilitator activities, broken down by activities ranging from pure facilitation to direct service provision (*provider and facilitation levels*).
- Type of institution providing a service, whether subsidized facilitators or commercial enterprises, broken down by activity ranging from facilitation to direct service provision (*provider and facilitator levels*).
- Number of MSE customers, compared to net program costs, over time (*market level*).
- Number of copycats (*market level*).

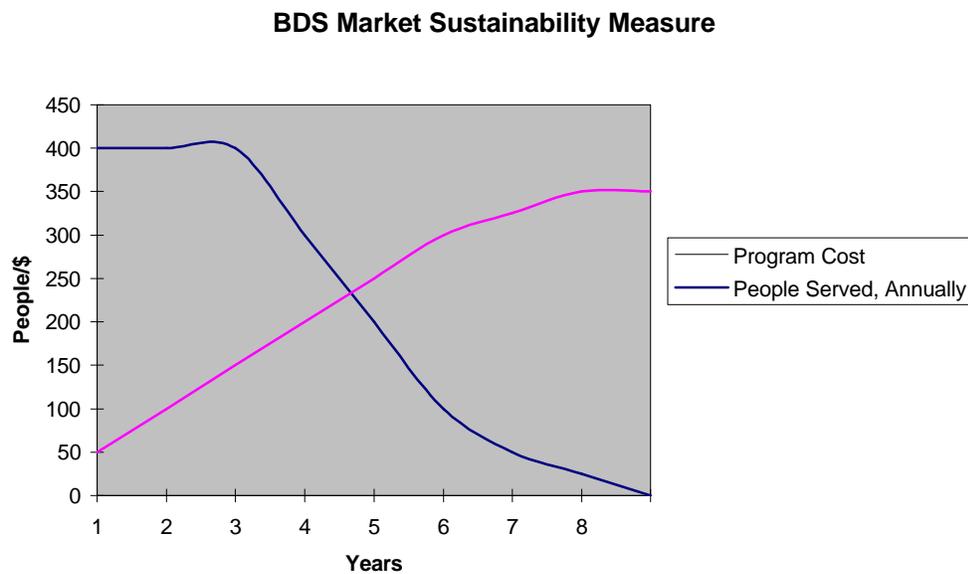
Proposed Methodology

- The methodology for determining a payback period will be developed along with the customer impact survey. It is likely to be assessed in random sample surveys and may be simply the entrepreneur's opinion of how long it took to recover the investment. An effort will be made to have the customer calculate both the cash paid to the service provider and the other costs of the investment, including transaction costs.
- The activities involved in developing and delivering the BDS to the entrepreneur will be broken down in a table. For each activity, the table will indicate the institution carrying out the activity and whether the activity is intended to be commercial or subsidized, temporary or ongoing. Then, for each activity, the previous year's costs and revenues will be listed and compared in a ratio with a percentage format. It is understood that the most facilitative, subsidized activities may not recover any costs. In contrast, entrepreneurs providing a BDS should be making a profit. Institutions will define their own "steps" according to their programs and their capacities to break down costs. All program costs incurred in the previous year will be considered, including estimates of overheads, which may be a separate activity such as "management." (See Figure 5.)
- Program costs will be translated into one currency and deflated to 1990 values.
- After adjusting the program costs for inflation, the total annual program costs will be plotted on a graph. On the same graph will be plotted the number of people acquiring the service each year. In early stages of a program, the lines are likely to be in parallel upward directions. As a program matures, if a sustainable market for the service is developing, program costs should decline while the number of entrepreneurs acquiring the service will continue to increase on an annual basis. Figure 6 provides a hypothetical example of what it might look like to compare annual program costs (net) to the annual number of entrepreneurs who are acquiring services. Since most agencies collect both data sets, the indicator would be easy to apply. If a service is becoming sustainable, then more people would continue to be served as net program costs, or subsidies, decline.

Figure 5: Sample Report on Sustainability

Activity	Institution	Commercial? Temporary?	Cost (\$)	Recovery (\$)	Recovery (%)
Business opportunity identification/market research (facilitator)	ApproTEC	Temporary Noncommercial	N/A	N/A	N/A
Technology design and development (facilitator)	ApproTEC	Temporary Noncommercial	94,882	0	0%
Selection, training, and equipping of manufacturers (facilitator)	ApproTEC	Temporary Noncommercial	7,548	4,000	53%
Marketing and promotion (facilitator?)	ApproTEC	Ongoing Noncommercial	142,744	14,667	10%
Machine manufacturing (provider)	Independent enterprises	Ongoing Commercial	19,500 KSH per machine	23,500 KSH per machine	121%
Machine distribution (provider)	Independent enterprises	Temporary Commercial	23,500 KSH per machine	26,500 KSH per machine	113%
Oil pressing business	MSE customer	Temporary Commercial			
Impact monitoring (facilitator)	ApproTEC	Ongoing Noncommercial	6,191	0	0%

Source: ApproTEC's oil pressing program in Kenya.

Figure 6: Proposed Sustainability Indicator, Market Level

Issues with Measuring Sustainability

- **Payback period.** Is payback period, as assessed by customers, a reasonable reflection of sustainability of BDS usage? It would be more reflective of the value of the service to assess how long the person continues to reap profit from the investment or what the return on the investment is. However, both are more complicated to measure. This is an unresolved issue.
- **Sustainable service delivery vs. sustainable institution.** Many BDS providers differentiate between the sustainability of the service and the sustainability of the institution. If a program is designed to build the capacity of cooperatives or private sector businesses to provide services, then the institution managing the program, the facilitator, is unlikely to capture the bulk of fees for services—rather, these will be captured by the businesses or cooperatives. Thus, the focus of these programs is on the sustainability of the service or the provider, rather than the institution managing the program. In other programs, however, the BDS facilitator is an active provider, perhaps marketing MSE customer products, and hopes to become financially sustainable. The framework incorporates both types of program designs by differentiating between “provider” functions and “facilitative” functions and examining cost-recovery in both categories. A remaining challenge is to define clearly which activities are “facilitative” and which are “provider” and then ensure that costs are appropriately allocated.
- **BDS institutions are not sustainable yet.** BDS institutions are still developing appropriate services and delivery mechanisms. This process is expensive, and cost-recovery is minimal when a nonprofit institution is assessed. Because business development services are often quite specific to particular markets and sectors, service development and facilitation costs are likely to remain high. At the same time, it is important for BDS programs to work toward financially sustainable models. The framework addresses this issue by breaking down costs into specific activities. The activities themselves can be assessed for financial sustainability, and subsidies can be identified and justified.
- **Capturing costs in public goods programs.** Some BDS activities are public goods, or they are addressing market failures for which it is difficult to capture fees for service. Activities supplying public goods will be reflected in the framework as ongoing activities that are not financially sustainable. Although this is a bias in the framework, it can also be an incentive for BDS providers to identify paying MSE customers.
- **Entrepreneurs cannot afford BDS services.** Unlike credit programs, business development services usually require that entrepreneurs pay first and benefit later. Poor cash flow and the high costs of services often prevent entrepreneurs from paying the full cost of services. This reality will also be reflected in the framework, which will encourage BDS facilitators to find financing solutions other than ongoing subsidies.
- **Copycats.** The definition and methodology for assessing copycats needs to be developed.

- **Long-run market sustainability.** Is it a reasonable expectation, as Figure 6 projects, that in the long run, subsidized costs will be eliminated while the number of people who benefit will increase? Also, what unit should be placed on the vertical axis in Figure 6 so that currency values of costs can be compared to units of people served?

Table 6: Examples of Sustainability Indicators in Use

Organization, Program, Location	Indicator and Results
Enterprise Level	
ApproTEC, water pumps and oil presses, Kenya	Surveyed entrepreneurs report recovering costs in 1 to 2 planting seasons
EnterpriseWorks (ATI), all programs	47% of participants are associated with enterprises and farms of proven sustainability
INSOTEC/CENTRIMA, supply of inputs to woodworkers, Ecuador	Cost of inputs breaks even after 6 months
ITDG, oil presses, Zimbabwe	Return on investment for oil processor: 51%; 2 years to recover costs
Provider/Facilitator Level	
ACA/AFE, training, Senegal	100% of recurrent costs recovered for bakers; 50% for tailors
ILO, Start and Improve Your Business training, global	50-100% of operating costs recovered
Yasan Dian Desa, Indonesia	42% of costs recovered in 1992

CHAPTER THREE

NEXT STEPS

The proposed MBP performance framework is based on documented BDS program evaluations and limited practitioner input. To further develop the validity and practicality of the tool and to ensure its global relevance for practitioners and donors, it needs to be further refined, developed, and field tested. There are four immediate next steps in finalizing a set of core indicators based on input from a wider audience.

1) Virtual conference on the BDS performance framework. USAID, the International Labour Organization, and the Committee of Donor Agencies for Small Enterprise Development will invite practitioners, donors, and researchers to participate in an electronic conference to discuss and further develop the MBP BDS performance framework. Participants will be presented with the framework and given an opportunity to:

- Raise concerns and alternative approaches;
- Suggest solutions to key issues already identified and new issues;
- Suggest additional cases and indicators to the framework;
- Further develop practical and valid methodologies for assessing the indicators; and
- Exchange views about performance measurement and develop a deeper understanding of the rationale of performance measurement choices made in the framework.

The conference will likely be organized around the five key indicator groups: scale, outreach, impact, cost-effectiveness, and sustainability. The dialogue will consider alternative approaches to performance measurement, identifying solutions to unresolved issues in the framework and any other issues identified by participants. In addition, the conference will bring out more examples of indicators and methodologies, more data on BDS performance, and potential partners for field testing the framework. The outcome will be a revised and improved framework, understood by the global community of organizations involved in BDS programs, and recommendations for next steps in field testing the framework and developing best practice standards. In addition, the MBP Project can use this forum to identify parties interested in participating in field tests and further research, and the Committee of Donor Agencies can use the framework to guide the next round of case studies for its third BDS conference in Vietnam.

2) Development of research tools. Although the indicators are based on practice, the MBP framework points to the need to adapt data collection methodologies to fit the adjusted indicators. These tools are in their conceptual stage in the framework and will be developed further in the virtual conference. Finally, guidance and tools are needed to instruct

institutions on how to apply the performance framework. The following areas will require the most significant effort:

- Definition of terms;
- Definition and method for counting copycat providers;
- Customer survey, primarily for identifying outreach, use, and benefits, but also for assessing payback period;
- Guidance for calculating impact indicators, particularly for articulating the timeframe for measuring benefits and defining use and benefits;
- Guidance for allocating costs to a BDS program and adjusting to real values—for cost-effectiveness and sustainability indicators; and
- Guidance for breaking down facilitative and provider functions.

This work will be done after the virtual conference to accommodate input from the conference.

3) Field testing. Because some aspects of the framework are already in practice, they do not need to be tested. However, the newly proposed tools and the framework as a whole would require a trial run. This may come in two forms. First, MBP may form partnerships with numerous practitioners who agree to formulate their existing data into the framework to see whether it can be applied to existing evaluation systems. Second, MBP may form partnerships with several practitioners to test the framework by collecting raw data from clients. This activity would be developed in greater detail with input from practitioners at the virtual conference.

4) Presentation of the framework at the Committee of Donor Agencies for Small Enterprise Development Conference in Hanoi in 2000.

LONG-TERM APPLICATIONS FOR THE BDS PERFORMANCE MEASUREMENT FRAMEWORK

Once field tested and finalized, the framework can be used to:

- Inform program managers of progress in meeting goals and satisfying customers;
- Objectively select best practice cases for research and identification of best practices;
- Develop program selection criteria;

- Develop program performance standards; and
- Collect regular data on the indicators used by service-specific programs and, thus, develop service-specific performance indicators and standards.

In this manner, it is hoped that the framework will contribute significantly to pushing forward the field of BDS programs to serve larger numbers of microenterprises more sustainably.

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ANNEX I

DEFINITION OF TERMS

Aquisition, Acquirers: People purchasing a service or obtaining it through commercial transactions, such as selling a product through a marketing company, as differentiated from those who are known to make use of it or those who are known to benefit from it.

Barriers to Self-Employment: Constraints faced by disadvantaged people in trying to become self-employed, including gender, ethnicity, geographic location, education level, disability, and political status.

BDS Facilitator: Organizations identifying, developing, and disseminating business support services for microentrepreneurs or farmers.

BDS Provider: Organizations or enterprises supplying a business development service directly to microentrepreneurs or farmers.

Best Practices: The most effective means to organize, select, deliver, or monitor business development services for microenterprises currently in use.

Benefits, People Benefiting: Intended improvements resulting from the use of a business development service; the people who have procured a service and are known to be experiencing intended improvements as a result. The customer's objectives are satisfied by the use of the service.

Business Development Services: Non-financial microenterprise development support (for example, training services, technology development and dissemination, marketing assistance, and policy advocacy).

Commercial Transactions: Paying a fee for a service or selling goods or services.

Copycats: Organizations or enterprises that begin providing a service because they observed another organization or enterprise doing so, rather than through specific training or technical support.

Cost-Benefit Analysis: A specific tool that compares overall program costs to overall financial and quantitative social benefits resulting from program activities.

Cost-Effectiveness: A specific tool that compares program costs against some measure of program output, such as the quantity or the value of goods sold.

Cost-Recovery: The practice of collecting fees for services to pay for the expenses incurred in providing the services to customers.

Deflated: Adjusted to real values; adjusting for inflation.

Impact: Changes in people's lives as a result of achieving the benefits of a business development service.

Indicator: Data that reflect the assessment of a particular outcome or result.

Methodology: Process for collecting and analyzing data to produce an indicator.

Outreach: The spread of services in the market, particularly the spread of services to under-served populations and throughout a wide geographic area.

Payback Period: Average time it takes for an investment to pay for itself in increased profit.

Performance Standard: A specific level of an indicator that represents best practices.

Repeat Customer: Entrepreneur or farmer who procures a business development service through a commercial transaction more than once.

Scale: The number of people a service reaches.

Sustainability: Ensuring that services and benefits continue in the long run.

Use, Users: Having procured business development service; using it as intended. This may be operating a new technology, developing new products, marketing to new customers, or applying new accounting systems.

Value: The customers' estimate of the ability of the business development service to satisfy their needs.

ANNEX II

EXAMPLE CASES OF PERFORMANCE INDICATORS IN USE

ACA and Action for Enterprise: Implemented training and sector development work with tailors and bakers in Senegal (Lusby, 1997).

ApproTEC, Appropriate Technologies for Enterprise Creation: Operates the Akili product development training project, treadle water pump development and dissemination, and oil press development and dissemination in Kenya (DFID, 1998; ApproTEC, 1997).

BRAC, Bangladesh Rural Action Committee: Reference is made to BRAC's poultry development and deep tube wells programs for rural women in Bangladesh (Chen, 1996; Richie, 1993).

EnterpriseWorks Worldwide (formerly Appropriate Technology International, ATI): EnterpriseWorks contributed its program tracking system, which is largely based on cost-benefit analysis. Specific programs referred to include the oil press program in Tanzania and the Alpaca fiber program in Bolivia (Hyman, 1996, 1998).

IBD, Inter-American Development Bank: Provided survey results and analysis of the BDS program portfolio. The particular program referred to in this study is the training voucher program in Paraguay (Goldmark, 1996).

IDE, International Development Enterprises: Implemented a treadle water pump program in Bangladesh and other south Asian countries (IDE, 1994).

INSOTEC, CENTRIMA: Facilitated supply cooperatives in Ecuador (Dawson, 1997).

ITDG, Intermediate Technology Development Group: Reference is made to an indicator in the oil press program in Zimbabwe (Dawson, 1997).

K-MAP, Kenya Management Assistance Programme: Provides business consulting and training services in Nairobi, Kenya (Hutchins, 1998).

MEDA, Mennonite Economic Development Agency: Supported the development of PROARTE, a crafts marketing company in Nicaragua (Goldmark, 1997).

SEROTEC: A nonprofit business support organization that facilitates cluster networks in Chile (Dawson, 1997).

SEWA, Self-Employed Women's Association: Organizes and advocates on behalf of self-employed women in India (Chen, 1996).

SIYB, Start and Improve Your Business, International Labour Organization: A few general indicators were distilled from Tolentino, 1995.

TechnoServe: Contributed its performance measurement system, which is a cost-benefit analysis system. Specific reference is made to TechnoServe's support for community-based enterprises in the Santa Valley, Peru (TechnoServe, 1997).

United States Peace Corps: A few general indicators were distilled from Lusby, 1997.

WWB, Women's World Banking: Contributed its international survey of BDS programs conducted in 1996 (WWB, 1996).

YDD, Yasan Dian Desa: An NGO in Indonesia with a focus on dissemination of appropriate technology that has been particularly active in the fish sector (Dawson, 1997).

ANNEX III
ORGANIZATIONS AND INDIVIDUALS CONSULTED

**ORGANIZATIONS AND INDIVIDUALS RECEIVING REQUESTS FOR BDS
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ANNEX IV

MBP PUBLICATIONS SERIES

